

**Information to identify the case:**Debtor 1 **Trillium Benton**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-5124**

EIN --\_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

EIN --\_-----

United States Bankruptcy Court **Eastern District of Michigan**Case number: **20-30344-jda****Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Trillium Benton

5/12/20**By the court:** /s/ Joel D. Applebaum  
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

United States Bankruptcy Court  
Eastern District of Michigan

In re:  
Trillium Benton  
Debtor

Case No. 20-30344-jda  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0645-4

User: admin  
Form ID: 318

Page 1 of 1  
Total Noticed: 19

Date Rcvd: May 12, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 14, 2020.

db +Trillium Benton, 3428 Ridgecliffe Drive, Flint, MI 48532-3738  
26390438 +Gebrael Management, 1019 Church St., Flint, MI 48502-1044  
26390442 +Merchants & Medical Credit Corp, 6324 Taylor Dr, Flint, MI 48507-4685  
26390441 +Merchants & Medical Credit Corp, Attn: Bankruptcy, 6324 Taylor Drive,  
Flint, MI 48507-4685  
26390443 +Receivables Management Partners (RMP), Attn: Bankruptcy, Po Box 13129,  
Lansing, MI 48901-3129  
26390444 +Receivables Management Partners (RMP), 8155 Executive Court, Lansing, MI 48917-7774  
26390427 State of Michigan, Department of Treasury, PO Box 30199, Lansing, MI 48909-7699

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

26390428 +E-mail/Text: ebnnotifications@creditacceptance.com May 13 2020 01:16:34 Credit Acceptance,  
25505 West 12 Mile Road, Suite 3000, Southfield, MI 48034-8331  
26390429 +E-mail/Text: ebnnotifications@creditacceptance.com May 13 2020 01:16:34 Credit Acceptance,  
Po Box 5070, Southfield, MI 48086-5070  
26390431 +E-mail/Text: electronicbkydocs@nelnet.net May 13 2020 01:17:24  
Department of Education/Nelnet, Po Box 82561, Lincoln, NE 68501-2561  
26390430 +E-mail/Text: electronicbkydocs@nelnet.net May 13 2020 01:17:24  
Department of Education/Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505  
26390432 +E-mail/Text: collectionclerks@dortfcu.org May 13 2020 01:18:13 Dort Federal Credit Un,  
Attn: Bankruptcy, 9048 Holly Road, Grand Blanc, MI 48439-8336  
26390433 +E-mail/Text: collectionclerks@dortfcu.org May 13 2020 01:18:13 Dort Federal Credit Un,  
2845 Davison Rd, Flint, MI 48506-3959  
26390435 +E-mail/Text: bknotice@ercbpo.com May 13 2020 01:17:34 Enhanced Recovery Corp,  
Po Box 57547, Jacksonville, FL 32241-7547  
26390434 +E-mail/Text: bknotice@ercbpo.com May 13 2020 01:17:34 Enhanced Recovery Corp,  
Attn: Bankruptcy, 8014 Bayberry Road, Jacksonville, FL 32256-7412  
26390437 +EDI: AMINFOFP.COM May 13 2020 04:58:00 First PREMIER Bank, 3820 N Louise Ave,  
Sioux Falls, SD 57107-0145  
26390436 +EDI: AMINFOFP.COM May 13 2020 04:58:00 First PREMIER Bank, Attn: Bankruptcy,  
Po Box 5524, Sioux Falls, SD 57117-5524  
26390440 +EDI: IIC9.COM May 13 2020 04:58:00 I.C. System, Inc, Po Box 64378,  
Saint Paul, MN 55164-0378  
26390439 +EDI: IIC9.COM May 13 2020 04:58:00 I.C. System, Inc, Attn: Bankruptcy, Po Box 64378,  
St. Paul, MN 55164-0378

TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 14, 2020

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 12, 2020 at the address(es) listed below:

Ethan D. Dunn on behalf of Debtor Trillium Benton bankruptcy@maxwelldunnlaw.com,  
bankruptcy.maxwelldunn@gmail.com;bankruptcy.mdplc@gmail.com  
Samuel D. Sweet ssweet@trusteesweet.us, jwill@trusteesweet.us;ss125@trustesolutions.net

TOTAL: 2